



Applicant: Jose Alberto Cepeda Serial No: 09/731,161 Atty. Dkt. No: 17410-00007
Title: SYSTEM AND METHOD FOR ALLOCATING OPERATING EXPENSES
Daniel M. Fitzgerald; Armstrong Teasdale LLP
One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

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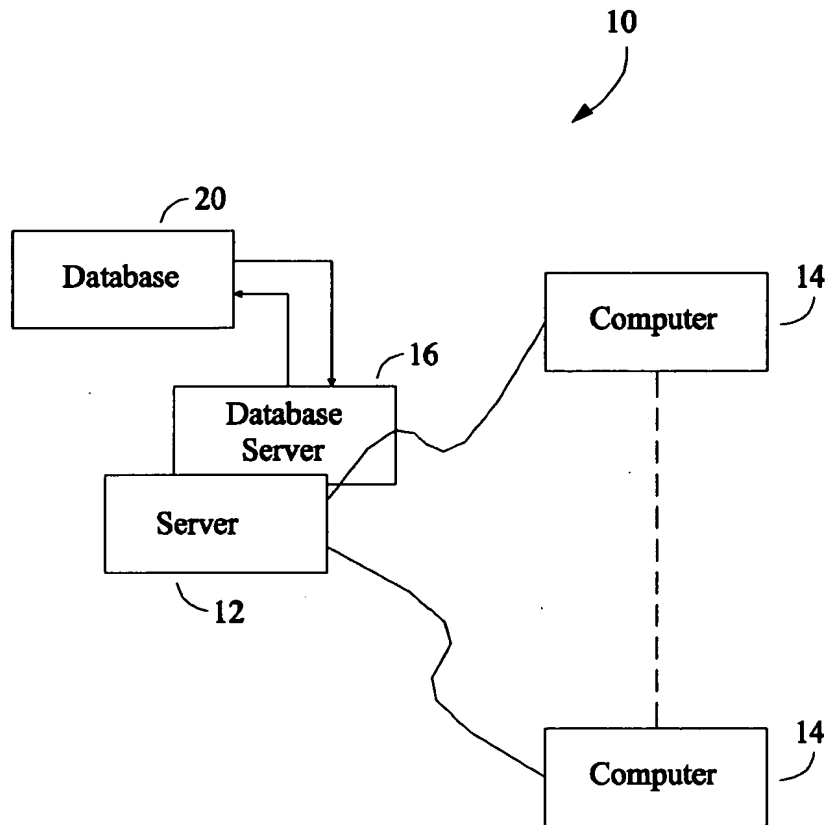


FIG. 1



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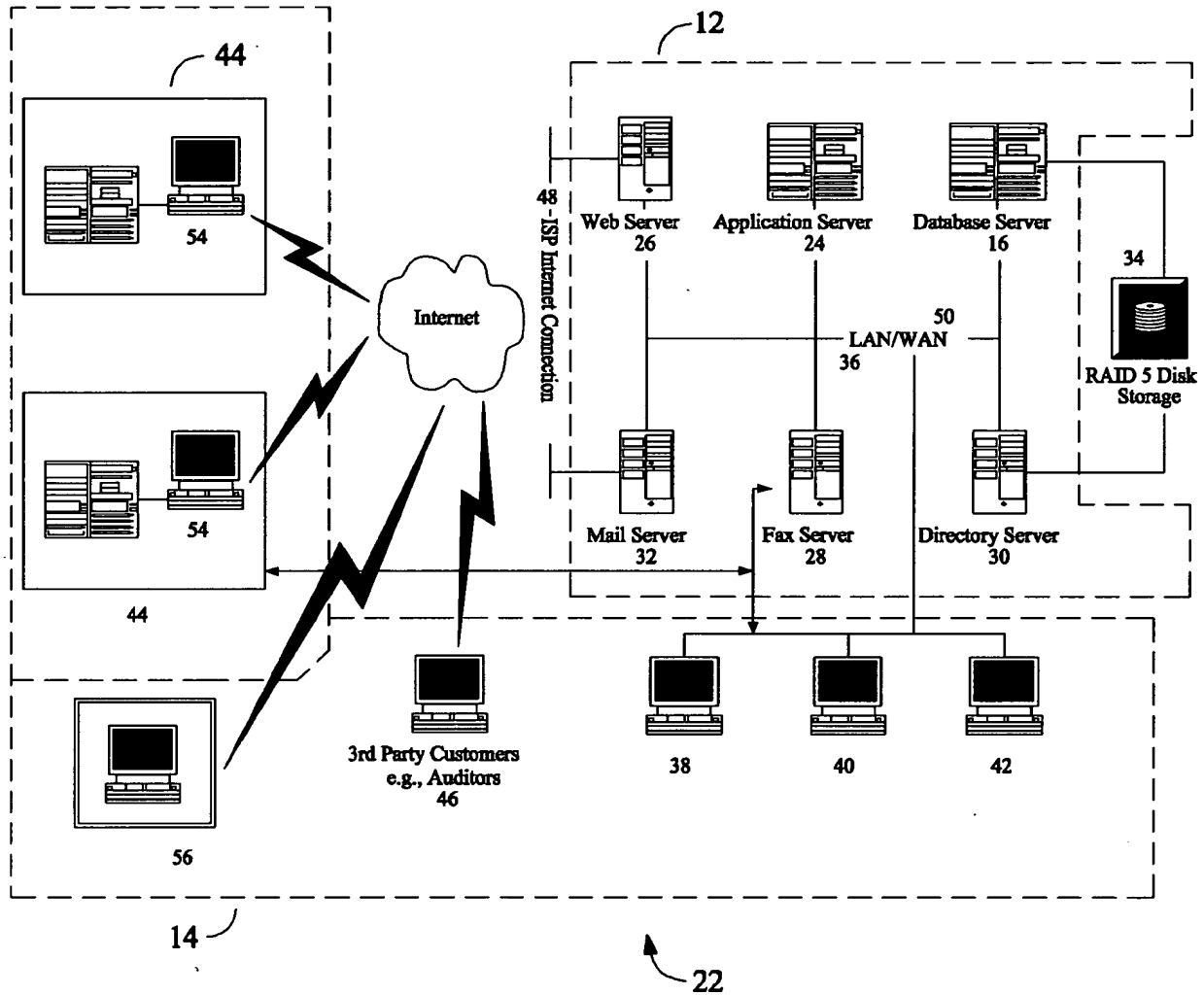


FIG. 2



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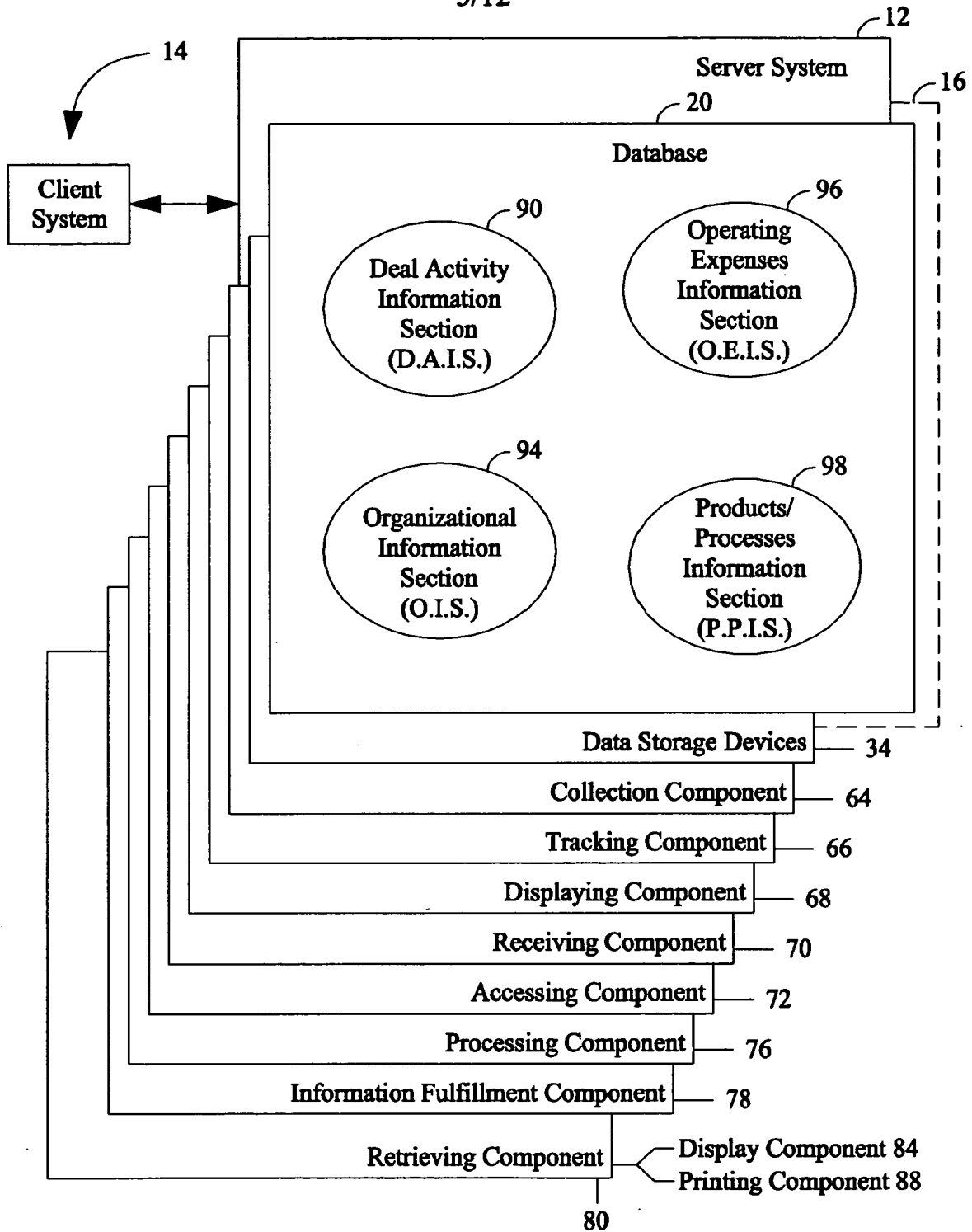


FIG. 3



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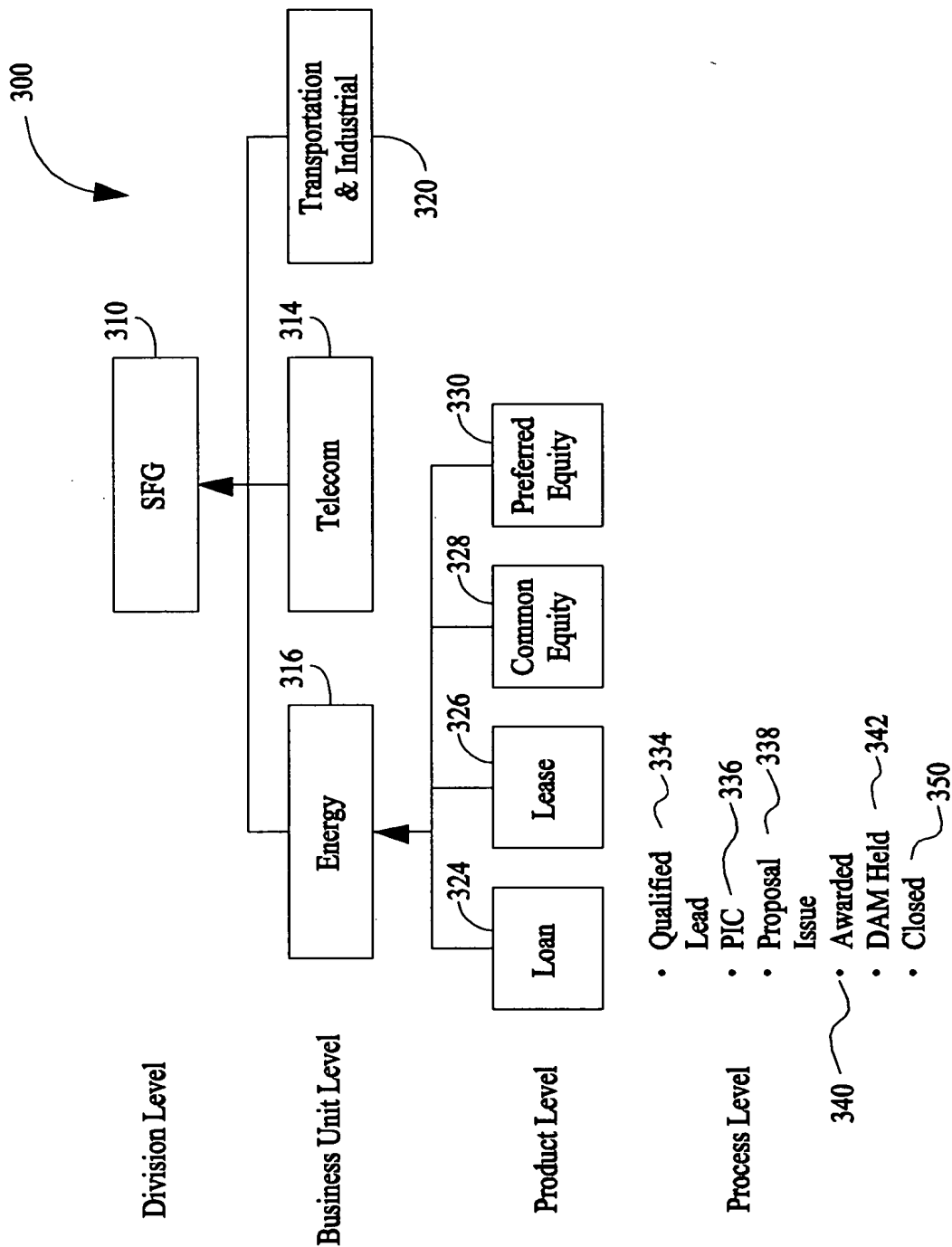


FIG. 4



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	HQ Level	Board Level	Division Level	Total	Time Allocation %	Weighted Cost/Process	Average Unit Cost
# of QL	84	47	136	267	18%	\$ 4,892,265	\$ 18,323
Lead and Terminated	23	23	56	102			
# of PICs	61	24	80	165	6%	\$ 1,630,755	\$ 9,883
PIC and Terminated	28	8	16	52			
# of Issued Proposals	33	16	64	113	18%	\$ 4,892,265	\$ 43,294
Issued and Terminated	7	8	11	26			
# Awarded or Credit Request	26	8	53	87	34%	\$ 9,240,945	\$ 106,218
Awarded and Terminated	3	0	4	7			
# of DAM Held	23	8	49	80	7%	\$ 1,902,547	\$ 23,782
HQ Approval				23	2%	\$ 543,585	\$ 23,634
BOD Approval				8	2%	\$ 543,585	\$ 67,948
DAM and Terminated	5	2	12	19			
# Approved	18	6	37	61	13%	\$ 3,533,302	\$ 57,923
Approved and Terminated	7	2	8	17			
Close	11	4	29	44	100%	DIV Deals	\$ 259,423
1/T&I '99 Activity Allocation						HQ Deals	\$ 259,276
						BOD Deals	\$ 303,590
							\$ 406 \$ 404 \$ 400
TOTAL						\$ 27,179,249	380

FIG. 5



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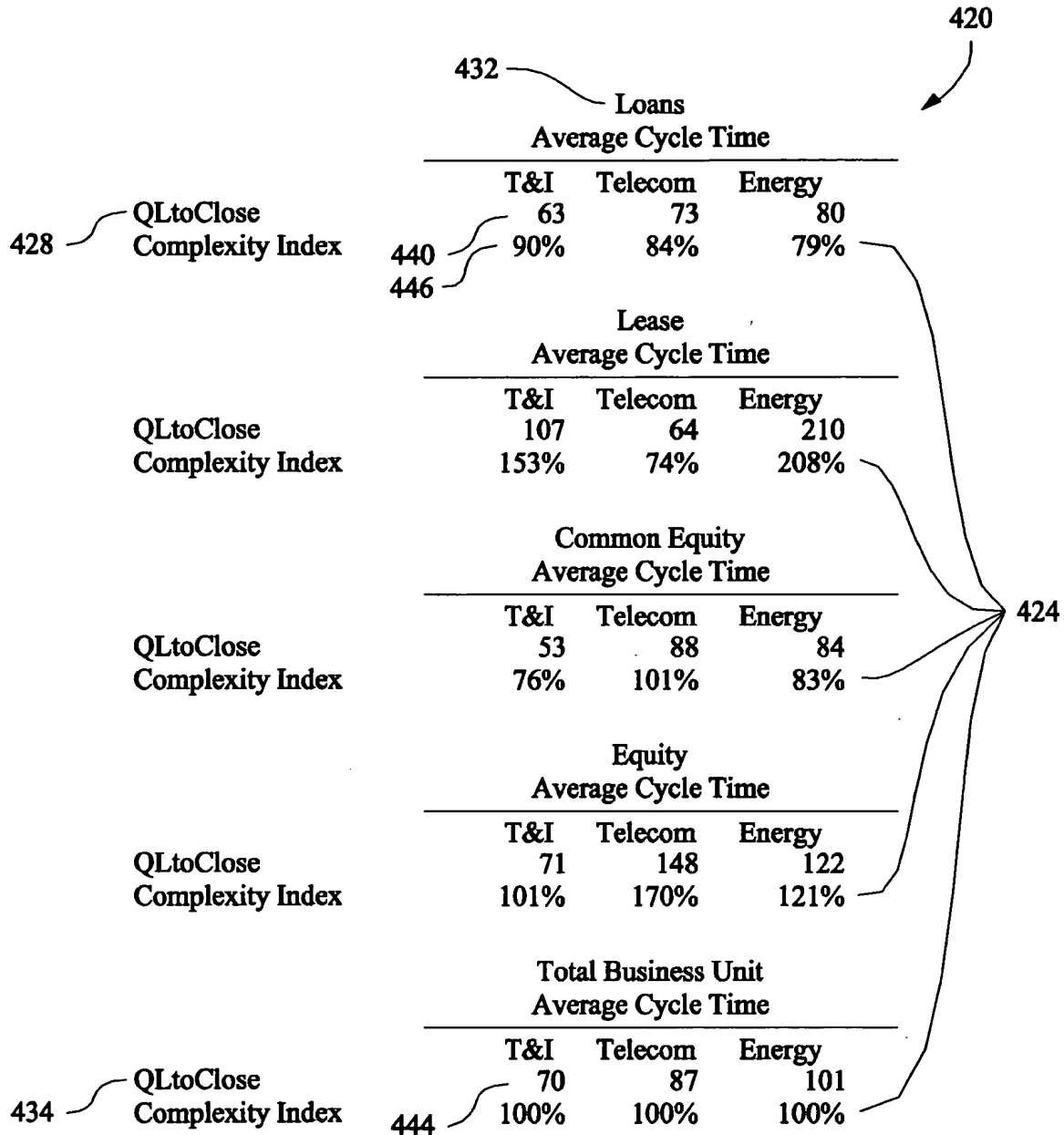


FIG. 6



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Complexity Index (QL-CL Cycle)	Loan				90%		464		460	
	HQ Level	Board Level	Division Level	Loan Total						
# of QL	43	10	71	124					500	
Lead and Terminated	8	2	19	29					504	
# of PICs	35	8	52	95					506	
PIC and Terminated	17	4	11	32						
# of Issued Proposals	18	4	41	63						
Issued and Terminated	2	2	5	9						
#Awarded or Credit Request	16	2	36	54						
Awarded and Terminated	1	0	2	3						
# of DAM Held	15	2	34	51					510	
DAM and Terminated	3	1	9	13						
# Approved	12	1	25	38						
Approved and Terminated	4	0	5	9						
Close	8	1	20	29						

# of QL	\$ 18,323	\$ 18,323	\$ 18,323	\$ 18,323	\$ 18,323	\$ 18,323
Lead and Terminated						
# of PICs	\$ 8,895	\$ 8,895	\$ 8,895	\$ 8,895	\$ 8,895	\$ 8,895
PIC and Terminated						
# of Issued Proposals	\$ 38,965	\$ 38,965	\$ 38,965	\$ 38,965	\$ 38,965	\$ 38,965
Issued and Terminated						
#Awarded or Credit Request	\$ 95,596	\$ 95,596	\$ 95,596	\$ 95,596	\$ 95,596	\$ 95,596
Awarded and Terminated						
# of DAM Held	\$ 21,271	\$ 61,153	\$ 21,404	\$ 22,739	\$ 22,739	\$ 22,739
DAM and Terminated						
# Approved	\$ 52,131	\$ 52,131	\$ 52,131	\$ 52,131	\$ 52,131	\$ 52,131
Approved and Terminated						
Close	\$ 235,180	\$ 275,063	\$ 235,313	\$ 236,648	\$ 236,648	\$ 236,648

FIG. 7



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Loan

540	# of QL	HQ Level	Board Level	Division Level	Total Costs
		\$ 787,893	\$ 183,231	\$ 1,300,939	\$ 2,272,063
	# of PICs	\$ 311,326	\$ 71,160	\$ 462,541	\$ 845,028
	# of Issued Proposals	\$ 701,369	\$ 155,860	\$ 1,597,563	\$ 2,454,791
	# Awarded or Credit Request	\$ 1,529,536	\$ 191,192	\$ 3,441,455	\$ 5,162,183
	# of DAM Held	\$ 319,061	\$ 122,307	\$ 727,724	\$ 1,169,092
	# Approved	\$ 625,568	\$ 52,131	\$ 1,303,267	\$ 1,980,966
	Total Costs	\$ 4,274,752	\$ 775,880	\$ 8,833,490	\$ 13,884,123
	Unit Cost per Close Deal	\$ 235,180	\$ 275,063	\$ 235,313	\$ 236,648
	Total Cost per Close Deal	\$ 534,344	\$ 775,880	\$ 441,675	\$ 478,763
	Total Costs:	\$ 1,881,444	\$ 275,063	\$ 4,706,268	\$ 6,862,803
	Close Deals	2,393,309	500,817	4,127,223	7,021,320
	Dead Deals	\$ 4,274,752	\$ 775,880	\$ 8,833,490	\$ 13,884,123
	Total Costs	56%	65%	47%	51%
	Dead deals % of Total Costs	53%	50%	59%	57%
	Hit Rates (DAM Held to Close)				

524

560

562

Total Costs:

Close Deals 564

Dead Deals 566

Total Costs 568

570

Dead deals % of Total Costs

Hit Rates (DAM Held to Close)

572

FIG. 8

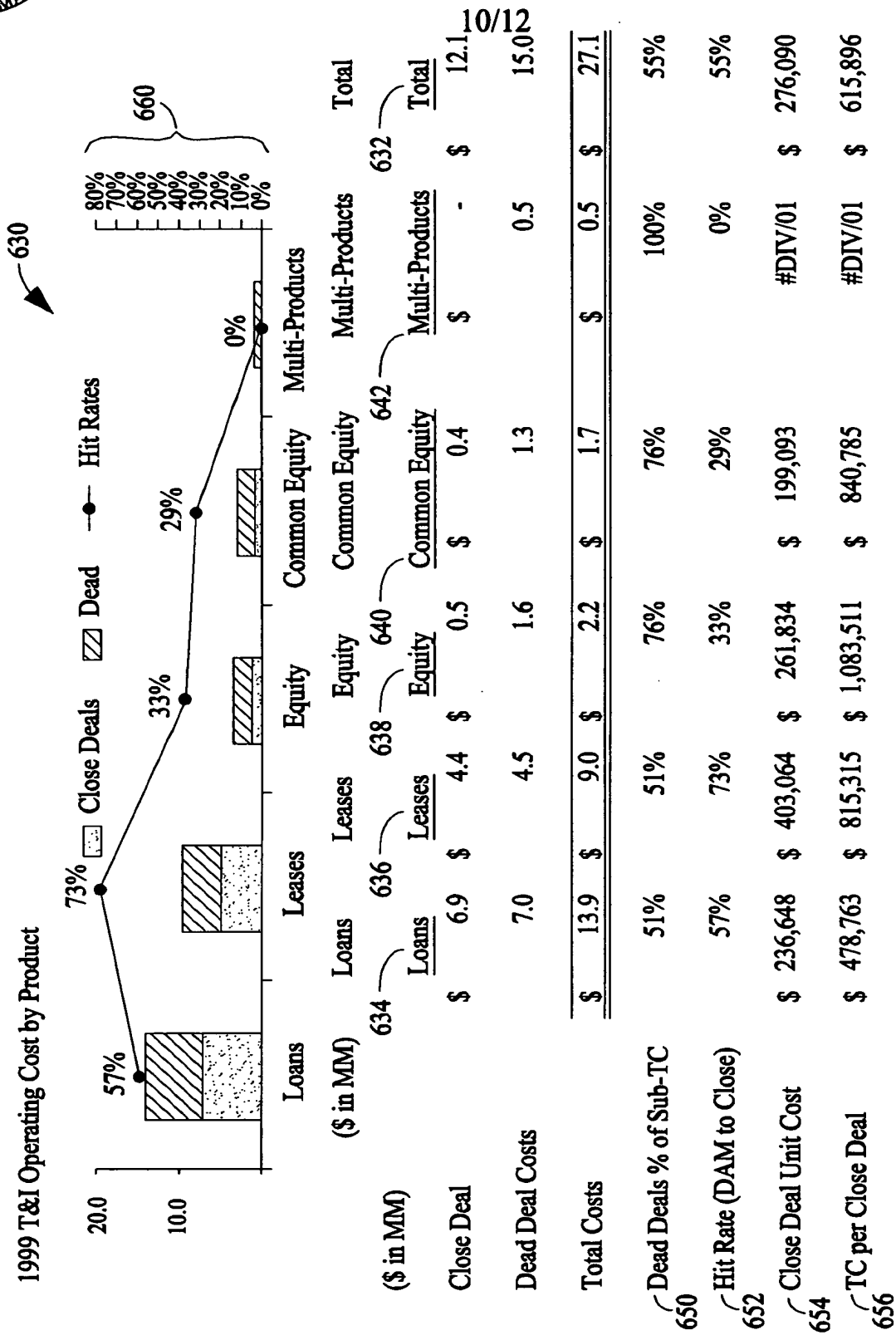
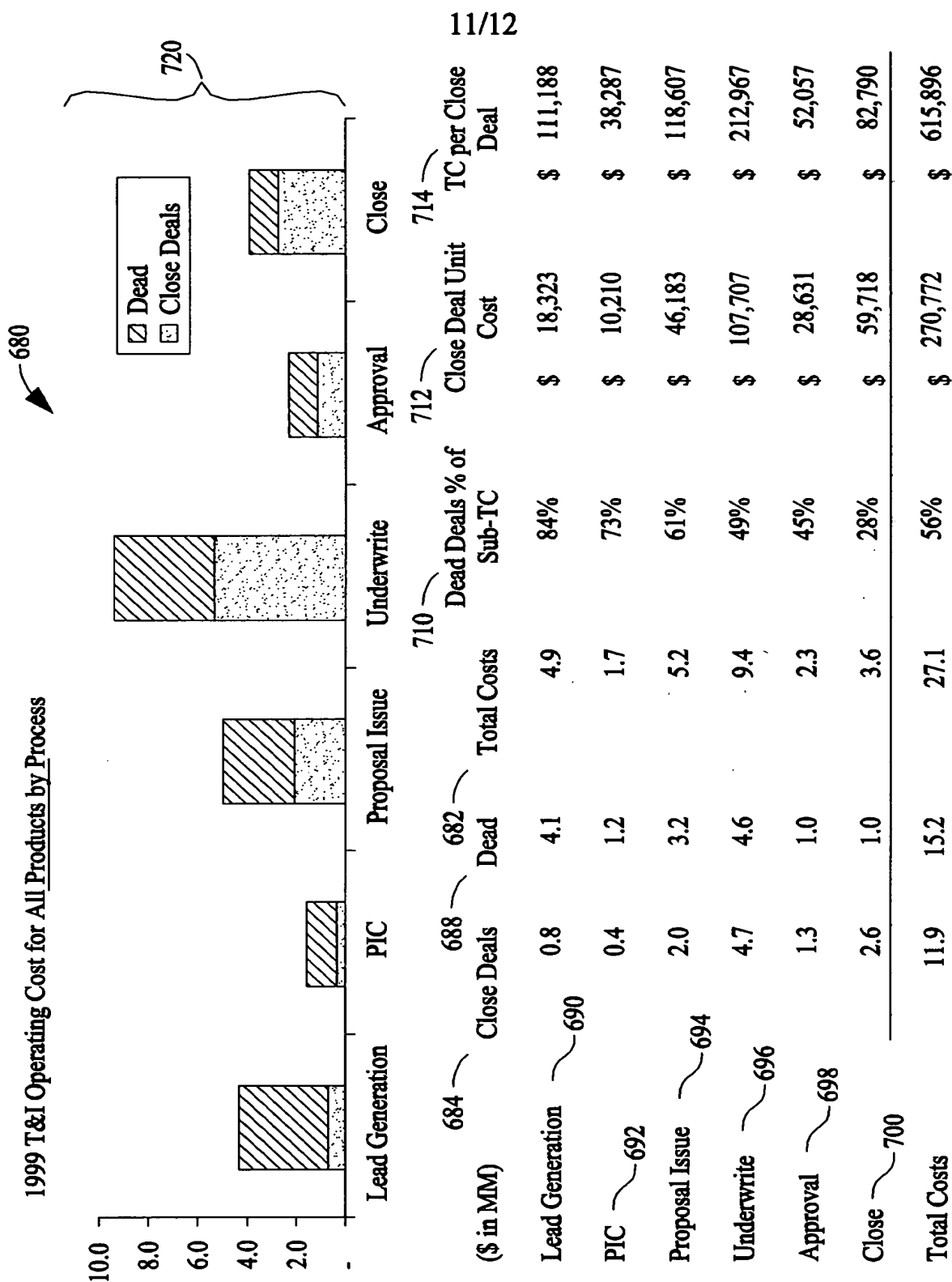
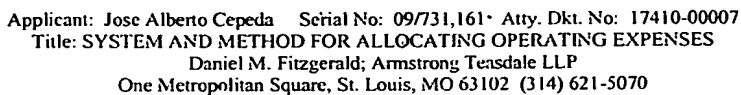


FIG. 10



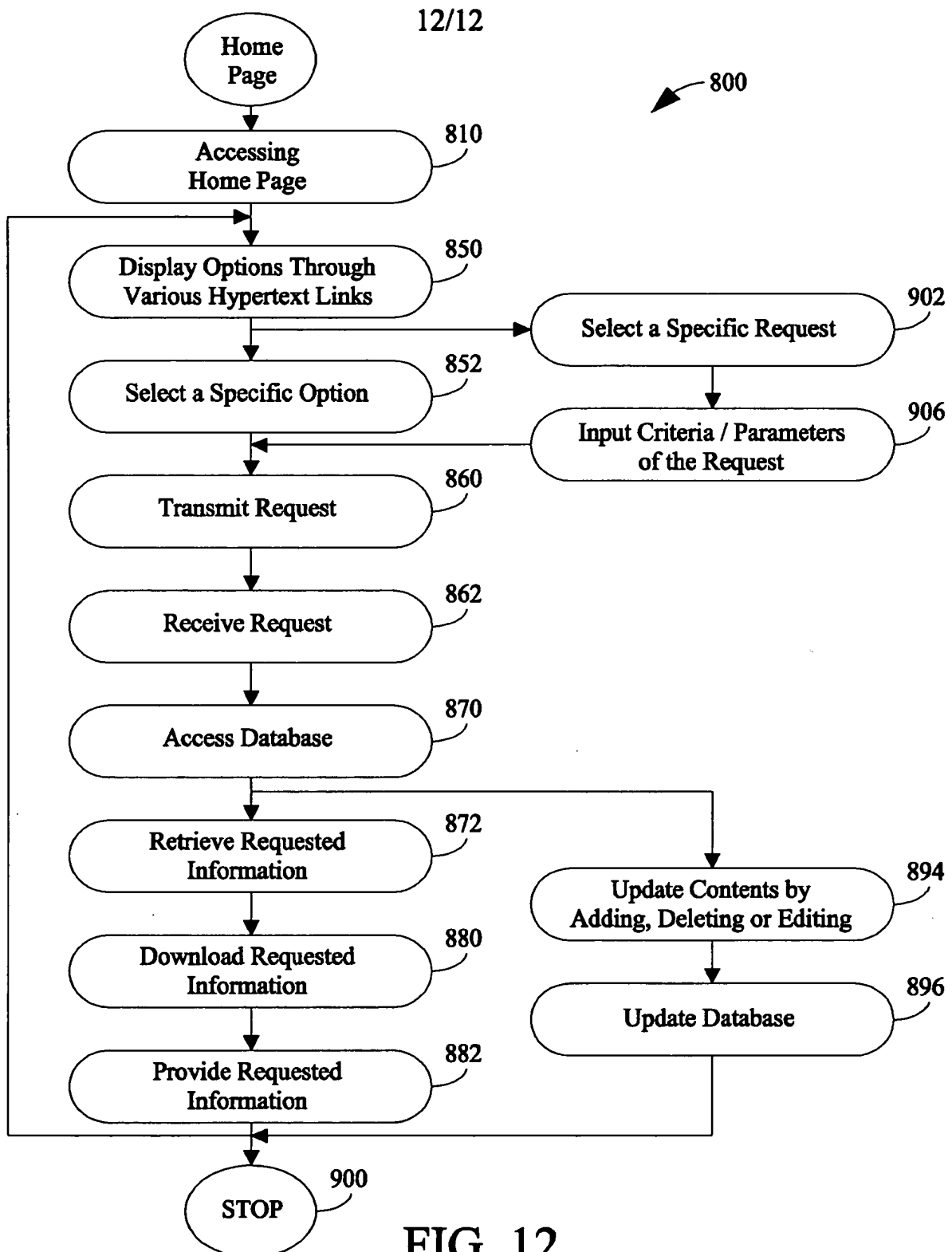


FIG. 12